

the third party providing an additional benefit for the one user, the additional benefit comprising at least one of a discount on a product, a medical treatment, a drug, an insurance premium, a deductible, or a co-payment contribution.

10. (previously presented) The method in accordance with claim 8, wherein the one user obtains access to the interactive network site by redeeming one or more points credited to the one user by the third party, wherein the one or more points have been credited to the one user as a result of the one user's consumption of a third party product or a third party service.

11. (canceled).

12. (previously presented) The method in accordance with claim 8, further comprising the step of:

the third party providing a benefit in addition to the access-funding payment, the additional benefit concerning a third party product or service and being provided to a fourth party other than the third party, the user, and the expert.

13. (previously presented) The method in accordance with claim 12, wherein the third party is a drug manufacturer and the fourth party is one of a health maintenance organization and a pharmacy.

14. (previously presented) The method in accordance with claim 13, wherein the benefit to the fourth party is a discount on a drug.

15. - 22 (canceled).

23. (previously presented) The method of claim 8, wherein the first command is identified as representing a request for a second opinion and the third party product or service is one of a medical product or a medical service, further comprising the step of:

the third party providing the one user with a discount on the third party product or service.

24. (previously presented) The method in accordance with claim 23, wherein the other expert is at least one of an insurance case manager, a representative of the third party or a medical professional.

25. (previously presented) The method in accordance with claim 8, wherein the first command is identified as representing a request for peer review, further comprising the steps of:

the server receiving a first answer to the question via the personal interface of the one expert; and

the server routing the first question and the first answer to the personal expert interface of the other expert for peer review of the first.

26. (previously presented) The method in accordance with claim 24, wherein the other expert is at least one of an insurance case manager, a representative of the third party or a medical professional.

27. (previously presented) The method in accordance with claim 23, wherein the discount is applied to at least one of a medical insurance premium, a drug treatment, or a medical treatment.

28. (previously presented) A method for funding at least one interactive network site hosted by a server, the at least one interactive network site providing answers to questions presented by a plurality of users, the users communicating with the server via a plurality of client interfaces, each of the client interfaces being identified to the users as a forum on a predetermined subject matter of the forum, the forum enabling users to present questions and to view questions and answers relating to the predetermined subject matter of the forum, the method comprising the steps of:

generating at least two fora by the server on the at least one interactive network site;

receiving a question at the server presented by a user accessing a first forum at one of the at least one interactive network site;

posting the question by the server in a location on the server accessible to at least one expert;

presenting the question by the server to the at least one expert via a personal expert interface of the at least one expert, said interface being unique to the at least one expert and on which the question is displayed for the at least one expert to answer;

receiving at the server a command via the personal expert interface from the at least one expert in response to the question, wherein the command includes an answer responding to the question and an instruction; wherein the server posts the answer to the first forum accessed by the user to present the question; and the server further posts the answer to the question according to the instruction, wherein the instruction instructs that the answer be posted to at least a second one of the at least two forums at which the question was not presented by the user; and

displaying a banner advertisement for a third party on a page of at least one client interface accessed by the plurality of users; and

providing a payment for the banner advertisement by the third party, wherein an amount of the payment is determined by a monitoring of traffic on the network site by the server.

29. (previously presented) A method for funding at least one interactive network site hosted by a server, the at least one interactive network site providing answers to questions presented by a plurality of users, the users communicating with the server via a plurality of client interfaces, each of the client interfaces being identified to the users as a forum on a predetermined subject matter of the forum, the forum enabling users to present questions and to view questions and answers relating to the predetermined subject matter of the forum, the method comprising the steps of:

generating at least two fora by the server on the at least one interactive network site;

receiving a question at the server presented by a user accessing a first forum at one of the at least one interactive network site;

posting the question by the server in a location on the server accessible to at least one expert;

presenting the question by the server to the at least one expert via a personal expert interface of the at least one expert, said interface being unique to the at least one expert and on which the question is displayed for the at least one expert to answer;

receiving at the server a command via the personal expert interface from the at least one expert in response to the question, wherein the command includes an answer responding to the question and an instruction; wherein the server posts the answer to the first forum accessed by the user to present the question; and the server further posts the answer to the question according to the instruction, wherein the instruction instructs that the answer be posted to at least a second one of the at least two forums at which the question was not presented by the user; and

providing a payment by a third party, wherein the third party is a sponsor of at least one of the first forum or the second forum.

30. (previously presented) The method in accordance with claim 29, wherein the at least one expert is presented simultaneously as an expert in at least the first forum and the second forum.

31. (previously presented) The method in accordance with claim 30, wherein the question requests a second opinion in regard to a medical treatment being received by the user, and the at least one expert is a peer reviewer applying review criteria selected by the third party sponsor for providing the second opinion.

32. (previously presented) The method in accordance with claim 30, wherein the question requests a second opinion in regard to a medical treatment being received by the user, and the at least one expert is a peer reviewer applying review criteria established independently of the third party sponsor for providing the second opinion.

33. (previously presented) The method in accordance with claim 30, wherein the at least one expert is one of an employee or a contractor of the third party sponsor.

52.-60. (canceled)

61. (previously presented) The method in accordance with claim 35, further comprising the steps of:

the server receiving a second response to the question from the first expert, the second response including a second instruction to refer the question;

the server, in response to the second instruction, referring the question to a second one of the plurality of experts; and

the server receiving a response from the second expert that provides a-supplemental answer to the question.

62. (previously presented) The method in accordance with claim 35, further comprising the step of:

the third party providing a benefit in addition to the funding payment, the additional benefit concerning a third party product or service and being provided to a fourth party other than the third party, the user, and the expert.

63. (previously presented) The method in accordance with claim 62, wherein the third party is a drug manufacturer and the fourth party is one of a health maintenance organization and a pharmacy.

64. (previously presented) The method in accordance with claim 63, wherein the benefit to the fourth party is a discount on a drug.

65. (previously presented) The method in accordance with claim 23, further comprising the step of:

the server receiving an answer via the personal expert interface of the one expert, wherein the first command further includes an instruction for the server to route the answer to the the personal expert interface of the other expert.

66. (previously presented) The method in accordance with claim 61, wherein the second expert is a peer reviewer and the supplemental answer provides a review of the first response to the question from the first expert.

67. (previously presented) The method in accordance with claim 66, wherein the first instruction instructs that the response from the second expert be posted only on the first forum from which the question originated.

68. (previously presented) The method in accordance with claim 66, wherein the first instruction instructs that the response from the second expert be posted on the first forum from which the question originated and on at least one other forum on one other network site.